IDES Offers Students a “Reality Check” on Their Futures

by Lola Lucas

Young people often have unrealistic ideas about the cost of living and the wages they are likely to make just starting out. Ask teens how much they think an entry-level job pays and their answers may well be, “Oh, $80,000 at least.” Of course, what they need is a good dose of labor market information.

The Bureau of Labor Statistics reports that the mean annual income in the United States as of 2010 was $44,410. Having a grasp of the relation of education to earnings is essential as young people plan for their futures.

“Reality Check” is a module within the Illinois Career Information System, also called CIS, which is an online career planning resource designed for high school and college students. It is also available in CIS Job Seeker, the adult version of CIS, and in CIS Junior, which is for middle school and junior high children. It helps everyone, regardless of age, to make the connection between what they want in life and what it will take to get there.

There are three ways to use Reality Check. The first and most popular way is to just add up a wish list of options in housing,
cars, clothing, entertainment, etc. The second way is to put in an expected future salary and then subtract expenses. A third option is to search for an occupation in Reality Check and then subtract expenses from the occupation’s usual monthly income. The next step after entering Reality Check is to select a desired location from one of 13 Illinois cities, ranging from Belleville to Waukegan. Each city has a different cost of living, which will be factored into the final analysis.

Reality Check is fun and colorful with lots of graphics as it leads users through their options. It calculates living expenses for a variety of scenarios, from living at home with parents, or living independently in an apartment, to owning a home. The average monthly payment for a house in Springfield, for example, is listed as $1,030. Students can also enter their own projected rent or mortgage expenses.

Reality Check also helps students calculate utilities, cell phone, food and transportation costs. The remaining categories are for clothing, health, entertainment, personal care, miscellaneous expenses (such as gadgets, travel, and pets), student loans and savings. Teens find out how quickly their money evaporates when living on their own.

Finally, Reality Check users select their desired level of education and one of 16 career clusters, such as health sciences, education and training and information technology. These career clusters are standard in CIS, CIS Junior and CIS Job Seeker. After students select a career cluster, Reality Check produces a list of occupations that would enable them to afford the lifestyles they have envisioned for themselves (see next page).

Reality Check emphasizes that more education typically leads to higher salaries and a broader variety of lifestyle choices. Not all careers require a college education, but the fastest growing require some sort of post-secondary training or beyond. An added advantage is that those who have more education are also less likely to be laid off.
After completing Reality Check, users may want to explore interesting occupations in CIS or CIS Job Seeker. Through these resources, they can learn about typical local wages, how to prepare for specific careers, where to get training and how to find scholarships, loans and grants. Knowing what to expect in salary and expenses helps in planning for the future. In case the millions of dollars as a professional athlete or a rock legend fail to materialize, teens can start planning now to get the education and training that can lead to a satisfying career.

To Access Reality Check:

1. Go to [www.ides.illinois.gov/careerinfo](http://www.ides.illinois.gov/careerinfo).
2. Select “Illinois Career Information System” or “CIS Job Seeker.”
3. Log in as an Illinois resident with your city and zip code.
4. Click on the Assessments tab and select “Reality Check.”

Set up a My CIS Portfolio when you enter CIS and create your own username and password. You can save your assessment results and favorite files, too.

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